have sacrificed greatly in support of our Nation. We appreciate your sponsorship of the "Service Members First-Time Homebuyer Relief Act of 2009."

Thank you for recognizing the mobile lifestyle of service members and their families. H.R. 2398 waives the recapture of the first time homebuyer's tax credit for service members who are transferred to a different duty station or deployed overseas. Moves and deployments can be stressful for military families and H.R. 2398 helps alleviate a financial concern of military families.

We appreciate your on-going support of service members and their family members. If you have any questions or need further information, please contact Katie Savant in our Government Relations Department at (703) 931-6632 or KSavant@MilitaryFamily. org.

The National Military Family Association is the only national organization whose sole focus is the military family and whose goal is to influence the development and implementation of policies that will improve the lives of the families of the Army, Navy, Air Force, Marine Corps, Coast Guard, and the Commissioned Corps of the Public Health Service and the National Oceanic and Atmospheric Administration. For 40 years, its staff and volunteers, comprised mostly of military family members, have built a reputation for being the leading experts on military family issues.

Sincerely.

 $\begin{array}{c} \text{MARY T. SCOTT,} \\ \textit{Chairman, Board of Governors.} \end{array}$

I hope my colleagues will become cosponsors of H.R. 2398 and join in helping our servicemembers gain the flexibility they need to benefit from the first-time homebuyer's tax credit.

I have also handed a letter explaining this issue to both Chairman CHARLIE RANGEL and Ranking Member DAVID CAMP, and I hope they will join me in supporting our military families.

With that, Mr. Speaker, before I close, as I always do on the floor of the House, because we have young men and women in Afghanistan and Iraq, we have young men and women who are dying for this country, and young men and women who are losing limbs in those fights in Afghanistan and Iraq, so I ask God to please bless our men and women in uniform. I ask God to please bless the families of our men and women in uniform. And I ask God in his loving arms to hold the families who've given a child dying for freedom in Afghanistan and Iraq.

And three times, Mr. Speaker, I ask God to please bless America. I ask God to please bless America, and again, I ask God to please bless this great Nation known as America.

DEMOCRACY IN THE MIDDLE EAST

The SPEAKER pro tempore (Mr. Adler of New Jersey). Under a previous order of the House, the gentlewoman from Nevada (Ms. Berkley) is recognized for 5 minutes.

Ms. BERKLEY. Mr. Speaker, before I yield to my colleague, Mr. ENGEL, to continue our discussion, I want to mention a few things that are very much on my mind.

We can talk for hours about the existential threat of a nuclear Iran to

Israel. But what I'd like to do in the minute or two that I have before I yield to Congressman ENGEL is, I want to mention the sacrifices that Israel has made in the name of peace.

When there was an opportunity to make peace with Egypt, something that had never been done before, the Israelis gave back the Sinai to the Egyptians, and there's been a peace, a cold peace, but a peace, for all of these years.

When there was extraordinary pressure to leave Lebanon, the Israelis withdrew from Lebanon.

And what was their reward?

They ended up with Hezbollah on their northern border and a war.

When Prime Minister Sharon decided that he would unilaterally withdraw from the Gaza, one would have thought that the Palestinians would have used this opportunity to demonstrate to the world that they were capable of self-governance. Instead of that, they have rained 8,000 rockets on Israel proper over the last 3 years.

I believe that Israel exercised extraordinary restraint before they finally went into the Gaza to end this bloodshed and carnage against their own people.

I understand how the Israelis feel, how tentative they are right now about sitting down and moving towards a two-state solution without any assurances. What is the guarantee, after they left Lebanon and got Hezbollah, after they left the Gaza and got Hamas, that if they leave the West Bank, what is going to happen then?

Do you want a terrorist state living side by side with the democratic State of Israel?

I don't think anybody wants another failed terrorist state. We have to make sure that doesn't happen.

Mr. Speaker, I join my friend and colleague ELIOT ENGEL here tonight to talk about one of our strongest allies, and the only longest-standing democracy (Lebanon held free and fair elections on Sunday, June 7, 2009) in the Middle East: Israel. Under attack for its entire existence, Israel has stood up to threats, enemy armies and countless terrorist attacks, and yet has demonstrated throughout that it is committed to peace and stability for all people within its borders.

President Obama and Secretary Clinton have recently renewed America's efforts to make peace between Israel and the Palestinians. We applaud those efforts. We all want peace in the Middle East.

In the 1970s, after three straight decades of conflict with Egypt, Israel reached a peace agreement with the Egyptians. The courageous Egyptian president Anwar Sadat traveled to Jerusalem and addressed Israel's Parliament, and Israel returned to Egypt the Sinai desert, which had been captured in Israel's self-defensive war in 1967.

In the 1990s, after a long and bloody intifada, after Saddam Hussein rained SCUD missiles on Israel for weeks on end, Israel once again extended her hand in peace when President Clinton brought together Israeli Prime Minister Yitzhak Rabin and former PLO leader Yasser Arafat on the White House

And in this decade, Israel once again showed her commitment to peace, against all odds. Despite the threat from Hezbollah in the north, Israel pulled back from Lebanon. And despite getting nothing in return, Israel withdrew from the Gaza Strip, in order to give the Palestinians there an opportunity to create a forward-looking and flourishing economy there.

Time and time again, Israel has taken the necessary steps to make peace with their neighbors, and shown their eagerness to make peace. That is why we embrace President Obama and Secretary Clinton's efforts to climb this mountain once again.

Unfortunately, though, we have too often seen Israel's gestures toward peace met with violence. In Lebanon, we saw Israel's withdrawal followed by attacks from Hezbollah. In 2006, those became so severe that Israel was forced to retaliate to protect her own citizens. Even today, Hezbollah continues to re-arm, in contravention of UN Security Council Resolution 1701, which demands their disarmament so that the people of Lebanon can live without this terrorist scourge in their midst.

And just this past winter, Hamas showed they are not interested in building a successful society in Gaza, in building jobs, businesses, schools, infrastructure, or hospitals. Instead, they shelled Israeli towns constantly, without any provocation. Dozens of rockets fell on Israelis each day, targeting citizens who were not "settlers" in "occupied territory" but were residents of areas that have never been disputed Israeli territory.

When Israel finally did retaliate against these attacks, critics accused them of using "disproportionate force." I'd like to ask those critics: would they have preferred more Israelis died in the Hamas rocket attacks? Would that have been proportionate?

And, all the while, Israel faces a growing threat from Iran, which relentlessly pursues nuclear weapons, in contravention of their own treaties, of international law and of Security Council resolutions. President Ahmadinejad continues to deny the Holocaust and threatens Israel with annihilation should Iran ever succeed in producing a nuclear weapon.

How can one nation withstand so many threats to their very existence? How can any nation hope for peace under such pressure?

And yet, despite it all, Israel has remained incredibly strong and amazingly hopeful at the same time. They have built up their defenses and protected their citizens while—at the very same time—extending olive branches, negotiating and sitting down with their adversaries.

So, we stand here together, ready to embrace peace and ready to make peace so that Israelis, Palestinians and all people of the Middle East might finally live in security. But we are also here to say that Israel has not been the problem. They have been ready to make peace at any time and are ready today. But the question is: do they have a partner for peace?

Are the Palestinians ready for peace? Do they have a government that can stop terror? Will they recognize Israel's right to exist? Will they abide by past agreements they signed? Will they turn over Israeli solder Gilad Shalit? The Palestinians must answer those questions before I, for one, will believe that Israel's overtures will be met with peace, rather than more violence.

Mr. Speaker, Israel stands ready for peace, American stands ready for peace, and we welcome President Obama's efforts to broker an agreement. We wish him great success in this endeavor and we call on the Palestinians to do their part: to renounce terror, to accept Israel's right to exist as a Jewish State, to turn over the captured Israelis and to abide by past agreements.

And at this time I yield to my good friend, ELIOT ENGEL.

Mr. ENGEL. I thank the gentlewoman for yielding to me. And she makes an excellent point.

You know, Israel withdrew from Gaza. People say, well, Israel needs to withdraw from the territories, from the settlements and there will be peace, land for peace. Well, Israel withdrew from Gaza and got land for war. I mean that's exactly what's happened, with rockets being fired on Israel from the very part in Gaza that Israel left.

The Arab countries, as a whole, need to start normalizing relations with Israel. We can start with Saudi Arabia on down, to show that they are really serious about peace. They need to stop the terrorist infrastructure and end the incitement.

And you know what? Gaza, as Ms. BERKLEY pointed out, is a terrorist organization in control—I'm sorry. Hamas is a terrorist organization in control of Gaza. And what Hamas needs to do is recognize Israel's right to exist, abide by all previous agreements that the Palestinians have signed, and renounce terrorism permanently. Otherwise, why should Israel negotiate with a government that denies its very right to exist?

The United States is right in saying that Hamas is a terrorist organization. And by the way, Representative BERK-LEY and I do not believe that we should provide aid to Gaza until Hamas meets these conditions.

So there are people who also say that the Palestinian-Israeli problem needs to be settled before there can be peace in the region. That is nonsense.

The problem with Iran has to be settled before there can be peace in the region. We all know that Iran is developing nuclear weapons. We all know that Ahmadinejad has threatened to wipe Israel off the face of the Earth. We all hope he loses in his election this week. But whoever replaces him is not going to be much more of a moderate than he is.

And so Israel has the absolute right to defend its security, and the United States, as Israel's greatest ally, should not be putting pressure on Israel to make unilateral concessions up front. That is very, very important.

When President Obama said the bond between Israel and the United States is unbreakable, then we ought to show that in our actions as well as our words.

So I thank the gentlewoman for sharing this time with me. I know we are going to continue to fight for strong U.S.-Israel ties.

Again, I'm glad there is bipartisan support in this Congress for Israel. And I'm glad that we pointed out that Israel has made many, many concessions for peace and has only gotten war.

We hear a lot about what the Israelis must do. Let us hear about what the Palestinians must do. The Palestinians must stop the incitement, stop the violence, stop the terrorist infrastructure and say that it recognizes Israel's right to exist.

It's not all right for President Abbas to say he recognizes Israel's right to exist. Let Hamas say it. Let the Palestinians say it, and let them mean it.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. PAUL) is recognized for 5 minutes.

(Mr. PAUL addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

THE TYRANNY OF GOOD INTENTIONS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Mr. Speaker, 3 or 4 years ago, if I had told people that we would be facing this year a budget of \$3.6 trillion and facing a deficit of \$1.870 trillion, people would have thought that I was crazy. But that is what we're facing.

And because of the terrible financial condition of the Federal Government, all of our expenditures are related, even though they may sound at first like they're unrelated. And so I want to speak tonight briefly on two issues of national significance, even though they may sound unrelated at first.

President Reagan used to say frequently in speeches that government was not the solution; government was the problem. And certainly, there also is an expression called the "tyranny of good intentions." And that cannot be seen more clearly in anything than in the Federal Student Loan Program.

When I go to speak at the University of Tennessee or other colleges and I tell them that my first year at the University of Tennessee it cost \$90 a quarter, and then \$105 and then \$120 and \$135 a quarter, \$405 for the whole year my senior year at the University of Tennessee, gasps go through the room.

But back when I went to college, anybody who needed to could work part-time and pay all of their college expenses. Nobody got out of college with a debt.

But around that time, or maybe a little bit before, the Federal Student Loan Program kicked in. And the colleges and universities across the country have used that as a means or an excuse to raise their tuition and fees three or four or five times the rate of inflation every year since that program came in.

If I went into any college campus and told those students that the Federal

Student Loan Program is one of the worst things that ever happened to them, they would stare at me probably in disbelief. And yet it really is one of the worst things that ever happened to them, because throughout our history, college tuition and fees went up very, very slowly, and went up at the rate of inflation or even less until that loan program came in. And now, ever since that program came in, today, tuition and fees are 3- or 4- or 500-percent higher than they would have been if we'd just left the thing totally alone.

As I said, it's called the "tyranny of good intentions." And the only way to correct that now is to punish colleges and universities that continually raise their tuition and fees at three or four or five times the rate of inflation by saying that we're going to limit or cut off the loans at those universities and colleges that continually raise their tuition and fees above the rate of inflation.

The second thing, and it seems a little unrelated except, as I say, when you're talking about matters that there are significant Federal expenditures on, all these things are somewhat related.

And I'll give another example from my own life. In the early nineties, I went to a reception in Lebanon, Tennessee, and the doctor who delivered me came and brought my records. And I asked him how much he charged back then, and he said he charged \$60 for 9 months of care and the delivery, if they could afford it.

And I told him that he probably didn't get anything for me then because my parents didn't hardly have any money at that point.

But we took what was a very minor problem in the mid-sixties and turned into a major problem for everybody. Nobody but Bill Gates and Warren Buffett and Sheldon Adelson, the casino man, people of that rank, could afford or survive a catastrophic medical expense of some sort.

We took what was a very minor problem for a very few people and turned it into a major problem for everybody. Before the Federal Government got heavily into medical care, medical care was cheap and affordable by almost everyone. I started following politics and government very closely in the midsixties, and I remember when they came in with Medicare, and they said that was going to be the saviour of the system. Instead, costs exploded.

Then I remember in the mid- and late seventies when they started talking about Medicaid, and they came in with that, that was going to be the saviour of the system. Instead, costs exploded.

Now we're talking about the government getting even more into medical care now, and costs will explode again, and they will explode to a level far higher than the predictions of what the costs will be, because when they first started Medicare, they said it would cost \$9 billion after 25 years. And now we're at 400 and, I think, \$42 billion on Medicare.